

## State Specific Consumer Mortgage Disclosures- New York

Disclaimer: The material below is for general informational purposes only, and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. Number	Purchase				Refinance				Misc		State Law Citation	Notes
						1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
<b>State</b>																	
NY Escrow Account Disclosure (At the time escrow account established)	N	N	Y	Y	4014	✓		✓		✓		✓		✓		NY Banking Law Section 6-k	
NY High Cost Home Loan Payment Disclosure (At application, or within three business days of determining the loan will be High Cost and at least 10 days prior to consummation)	Y	Y	N	Y	3965	✓		✓		✓		✓		✓		3 CRR-NY 41.4(a)	
NY Consumer Caution and Home Ownership Counseling Notice (Within three business days of determining the loan will be High Cost and at least 10 days prior to consummation)	Y	Y	N	Y	3982	✓		✓		✓		✓		✓		3 CRR-NY 41.3(a)	
NY Application Disclosure and Fee Agreement (Prior to application, on purchase loans or if commitment fee or points will be paid to lender prior to closing)	Y	N	N	Y	4023	✓	✓	✓	✓	✓	✓	✓	✓	✓		3 CRR-NY 38.3(b)(1)	

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Addendum to Loan Application Regarding Credit Report (At time of application)	Y	N	N	Y	1127	✓	✓	✓	✓	✓	✓	✓	✓	✓		NY Gen Business Law Article 25 Section 380-b(3)(b)	
NY Notice to Cosigner (If Co-signer is present)	N	N	Y	Y	4015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	NY Gen Oblig Law Section 15-702(2)(b)	
Interest Rate Lock Commitment (At time of commitment or prior to accepting payment of commitment fee or points)	N	Y	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	3 CRR-NY 38.4(a)(1)	
Lock- In Expiration Notice (At least 12 business days but no more than 20 business days prior to lock expiration)	N	Y	N	N	N/A	✓		✓		✓		✓		✓		3 CRR-NY 38.6(b)(4)	
NY Hazard Insurance Disclosure (At the time of loan commitment, or if no commitment, at the time of application)	N	Y	N	Y	3886	✓	✓	✓	✓	✓	✓	✓	✓	✓		3 CRR-NY 38.9(b)	
NY Balloon Disclosure (At or Prior to Application; within 3 business days if application accepted by telephone)	N	N	N	N	N/A	✓				✓				✓		3 CRR-NY 82.6(b)	

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NY Interest Rate-Lock Timing Disclosure (At or Prior to Application)	N	N	N	N	N/A	✓	✓	✓	✓							3 CRR-NY 38.3(d)	
NY Junior Lien Disclosure (At or Prior to Application; within 3 business days if application accepted by telephone)	N	N	N	N	N/A			✓	✓			✓	✓			3 CRR-NY 80.4(a-c)	